

# Welcome!

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**Small Biz Resource**

**C O N N E C T I O N S**



Resource Partner:

**Maryland  
Health Connections  
for Small Business**

**Topic: Employee Health Benefits**



October 6, 2023

# Maryland Health Connection for Small Business

## GOSBA: Affordable Health Coverage For Employers

Mimi Hailegeberel  
Small Business Program Manager  
Maryland Health Benefit Exchange

October 6, 2023



A dark gray background with a large, stylized, light gray leaf or petal pattern centered behind the text. The pattern consists of several overlapping, rounded shapes that resemble leaves or petals, arranged in a circular, star-like formation.

# Maryland Health Benefit Exchange

# Maryland Health Benefit Exchange Overview

- Maryland Health Benefit Exchange (MHBE) is a public corporation and independent unit of state government. The agency was established in 2011 in accordance with the 2010 Patient Protection and Affordable Care Act (ACA).
- Working with Maryland Department of Health, Maryland Department of Human Resources, and the Maryland Insurance Administration, the MHBE launched Maryland Health Connection, an insurance marketplace.
- This marketplace offers Maryland residents a one-stop shop to explore health insurance plans, compare rates, and determine eligibility for tax credits, cost-sharing reductions, and public assistance programs, such as Medicaid and the Maryland Children's Health Insurance Program.

# MHBE's Mission, Vision, and Values

- Mission: To improve the health and well-being of Marylanders by connecting them with high quality, affordable health coverage through innovative programs, technology, and consumer assistance.
- Vision: High quality, affordable health coverage for all Marylanders.
- Values: Ethical / Diverse and Inclusive / Innovative / Collaborative

# Maryland Health Connection



maryland  health  
connection<sup>SM</sup>

# Maryland Health Connection Overview

- Maryland Health Connection is the state's official health insurance marketplace for individual and small business. It's Marylanders one-stop-shop to browse and compare health plans, find savings, and get covered. Go to [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov) to enroll.
- **Individuals:** Open enrollment to sign up for a health plan runs from Nov. 1 through Jan. 15 or with a Special Enrollment Period.
- **Small Business:** Can enroll any time of the year.
  - Especially beneficial from November 15 to December 15
- Marylanders can compare health plans, use the Get an Estimate tool feature to compare and browse plans, and see how much they can save.

# Individual Private Health Plans

- Licensed and approved by the state
- Advanced Premium Tax Credit (APTC):
  - Government assistance for the consumer
  - Reduces monthly premium
- Cost Sharing Reduction:
  - Reduces plan deductible
  - Decreases out-of-pocket costs for the consumer
- Individuals may only enroll during open enrollment or a special enrollment period if they qualify
- Dental is a separate enrollment available during open enrollment.

CareFirst® 

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PERMANENTE®

 aetna™

# The Only Place to Get Financial Help

Maryland Health Connection is the only place Marylanders can get financial help to pay for their health plan. In fact, **9 out of 10 who enroll get savings.**



In 2022, the average customer buying private health insurance

**saved \$289 a month**

**on their monthly premium.**

# Am I Eligible to Apply?

**To be eligible for health insurance through Maryland Health Connection, individuals must:**

- Live in Maryland
- Be a U.S. Citizen or be lawfully present
- Not be incarcerated, except if they are incarcerated pending disposition
- An individual (over the age of 19) must be lawfully present for 5 years before they are eligible for Medicaid
- New in 2023! If an individual is offered insurance by their employer, deemed affordable by the state's 9.12% rule, but the family coverage is deemed unaffordable, **they may now be eligible to receive financial assistance toward a plan on Maryland Health Connection**



# MHC for Small Business



## Maryland Health Connection for Small Business

What is MHC for Small Business?

Health Care Tax Credit

How to Enroll



Create Employer Account

Create Broker Account

Get Quote

Find a doctor from an insurance company:



Download our mobile app

Download our free mobile app to check for eligibility, get an estimate and generate a quote.



# Unlocking the Benefits: MHC for Small Business

- Health insurance for employees is by far the single most expensive benefit offered by employers.
- As business owners know, health insurance is extremely important to most employees and is a very powerful benefit in recruiting and retaining the best workers.
- Small businesses (those with between 2 and 50 employees) are not required to purchase health insurance for their employees, but if they choose to do so they may qualify for a federal tax credit.
- Insurance brokers authorized by the Maryland Health Benefit Exchange (MHBE) can assist small businesses with direct enrollment in private health plans certified by MHBE's Maryland Health Connection for Small Business Program.

# Unlocking the Benefits: MHC for Small Business

## Advantages:

- ✓ Small businesses can claim deductions on taxes paid on plan premiums for health insurance, vision and dental, and may be eligible for a health care tax credit.
- ✓ Employees pay for health insurance premiums pre-tax, lowering their income tax bill.
- ✓ Retain good employees who see the value of their employer-provided insurance in compensation statements.

# Maryland Health Connection for Small Business

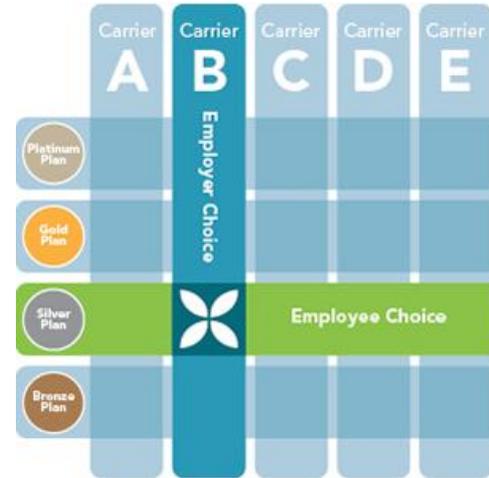
## Health Coverage and Savings

- MHC for Small Business helps small businesses and nonprofit organizations provide health insurance coverage to their employees.
- Businesses can sign up any time of year.
- **MHC for Small Business** is the only place where small businesses may qualify for a federal tax credit to lower the cost of coverage for their employees.
- Small Businesses may qualify for a health care tax credit from the IRS to help lower the cost of employee coverage.

# Enrollment options for employees

**Employer Choice:** Employer selects one insurance company that offers coverage, and employees may choose any plan from any metal level that insurance company offers.

**Employee Choice:** Employer selects up to two consecutive metal levels of coverage, and employees may choose any plan across all the insurance companies that offer plans at those metal levels.



# The Small Business Health Care Tax Credit

## Small businesses may qualify for a health care tax credit:

- Buy group health insurance coverage through MHC's Small Business marketplace
- Have fewer than 25 full time-equivalent (FTE) employees – businesses could qualify if some are part-time
- Total FTEs excludes business owner, owner's spouse or family members
- Pay an average annual salary of less than \$58,000 (adjusted for inflation) per FTE employee
  - Tax credit works on a sliding scale- credit reduced if FTEs >10 , Average wage >\$28,000
- Contribute at least 50% toward employee-only health insurance premiums.

# What's Covered?

- ✓ Preventive care
- ✓ Doctor visits
- ✓ Hospitalization
- ✓ Emergency care
- ✓ Maternity and newborn care
- ✓ Pediatric care, including dental and vision benefits
- ✓ Prescription drugs
- ✓ Laboratory tests
- ✓ Mental health care
- ✓ Substance use disorder treatment
- ✓ And more!

# We're Here to Help

- [Maryland Health Connection](#)
- [MHC for Small Business](#)
- **BrokerConnect – New! - Individual**

[Connect with a broker](#) and get free expert help in 30 minutes or less.  
Monday–Friday, 9 a.m.–5 p.m.

- It's simple. Visit **MarylandHealthConnection.gov**
- Visit [MHCSMALLBIZ.MARYLANDHEALTHCONNECTION.GOV](https://www.MHCSMALLBIZ.MARYLANDHEALTHCONNECTION.GOV)
- [How To Enroll!](#)
- [Broker Listing](#)



# Find Broker Assistance

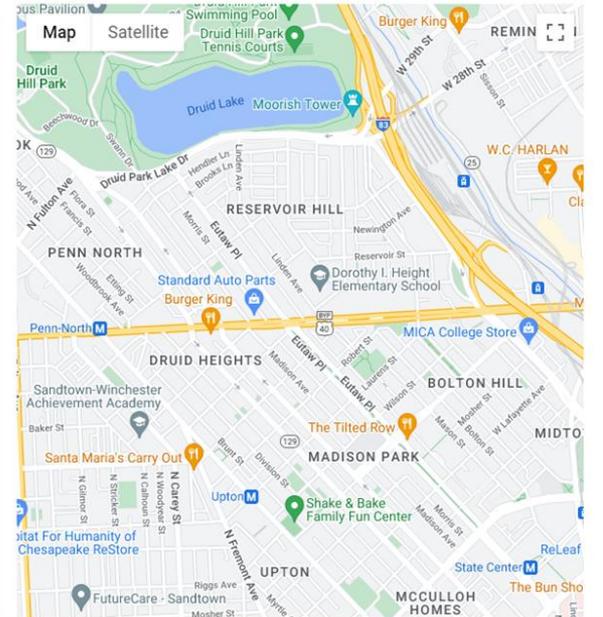
## Find Assistance

Search Name, Zip Code



### Search Result

 <b>Bernard Williams</b>	<b>SELECT</b>
Individual & Small Biz (202)-441-5091 904 S. Paca St., Baltimore, Maryland 21230 Over 100 consumers enrolled	
<a href="#">Get Directions</a>	0.96 mi
 <b>Adam Richter</b>	<b>SELECT</b>
Individual only (410)-375-9765 <a href="#">Main Line Benefits</a> 1936 Eastern Ave, BALTIMORE, Maryland 21231 Over 100 consumers enrolled	
<a href="#">Get Directions</a>	1.15 mi
 <b>Kimberly Dickerson</b>	<b>SELECT</b>
Individual only (443)-880-2300 <a href="#">Main Line Benefits Co</a> 1936 Eastern Ave, Baltimore, Maryland 21231 Over 100 consumers enrolled	
<a href="#">Get Directions</a>	1.15 mi



# Contact

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**Maryland Health Benefit Exchange**  
**Small Business Program Manager**  
**[Mimi.hailegeberel@maryland.gov](mailto:Mimi.hailegeberel@maryland.gov)**  
**410-299-9166**

# Mining Public Data Techniques



## Videos & Slide Decks

[eMaryland Marketplace Advantage \(eMMA\)](#)

[Procurement Forecast](#)

[Board of Public Works](#)

[Communicating with Confidence](#)

# KEEP LEARNING

- 2 free webinars every month
- No cost to attend
- Register in advance to receive the participation link
- Download the presenter's slide deck
- Access video recordings of all classes on our YouTube playlist

[goMDsmallbiz.maryland.gov](https://goMDsmallbiz.maryland.gov)



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GOVERNOR'S OFFICE OF  
SMALL, MINORITY & WOMEN  
BUSINESS AFFAIRS  
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**T.I.P.S.** Webinar Series

**Training & Insights for  
Procurement Success**

**#goMDsmallbiz**



# Upcoming Webinars & Workshops

## T.I.P.S. Webinar Series

**Tuesday**

**October 24, 2023**

10 a.m.

**[Sales Strategies: How to Have an  
Awesome First Appointment](#)**

**Thursday**

**October 26, 2023**

10 a.m.

**[MBE Rights and Responsibilities](#)**

**[www.gomdsmbiz.maryland.gov](http://www.gomdsmbiz.maryland.gov)**



# T.I.P.S. WEBINAR SERIES PLAYLISTS



**NICHELLE JOHNSON**  
MBE COMPLIANCE MANAGER

**T.I.P.S. Webinar Series - The Governor's Office of Small, Minority & Women Business Affairs**

StateMaryland  
25 videos 1,122 views Last updated on May 23, 2023

Play all Shuffle

Governor's Coordinating Offices - The Governor's Office of Small, Minority & Women Business Affairs

[goMDsmallbiz.maryland.gov](https://www.goMDsmallbiz.maryland.gov)



**Maryland's MBE Rights & Responsibilities - April 27 2023**  
StateMaryland • 11 views • 8 days ago  
1:45:47



**The 7 Cs of Good Proposal Writing - April 25, 2023**  
StateMaryland • 2 views • 8 days ago  
1:59:19



**Subcontracting in Maryland's Minority Business Enterprise (MBE) Program - March 3 2023**  
StateMaryland • 24 views • 1 month ago  
1:26:42



**Strategies for Teaming, Partnering, and Subcontracting- March 28 2023**  
StateMaryland • 13 views • 1 month ago  
1:57:33

<https://www.youtube.com/playlist?list=PLlgoHh4Po1J0W63akD6aGAU8JmT0qzOrX>

# Resources & Partners

**Governor's Office of Small, Minority & Women Business Affairs**

<https://gomdsmallbiz.maryland.gov/Pages/default.aspx>

**Maryland's Office of Minority Business Enterprise (OMBE)**

<https://www.mdot.maryland.gov/tso/pages/Index.aspx?PageId=90>

**Maryland Department of Commerce  
Maryland Financial Incentives for Business**

<https://commerce.knack.com/maryland-funding-incentives>

**Department of Housing & Community Development  
Business Lending**

<https://dhcd.maryland.gov/Business/Pages/default.aspx>

**Maryland APEX Accelerator (formerly MD PTAC)**

<https://www.mdptac.org/>

**Maryland Women's Business Center (MWBC)**

<https://marylandwbc.org/>

**Baltimore-Metro Women's Business Center (Balt-Metro WBC)**

<https://www.baltmetrowbc.org/>

**Maryland Small Business Development Center (SBDC)**

<https://www.marylandsbdc.org/>

**Veterans Business Outreach Center**

<https://innovate.umd.edu/resources/vboc>



# Business Services

## **Maryland Business Express**

<https://businessexpress.maryland.gov/>

## **Maryland Department of Assessments & Taxation**

<https://dat.maryland.gov/businesses/Pages/default.aspx>

## **Maryland Department of Labor – Division of Occupational and Professional Licensing**

<https://www.labor.maryland.gov/license/>

## **Maryland Department of Labor – Office of Small Business Regulatory Assistance**

<https://www.labor.maryland.gov/osbra/>

## **MD Onestop Portal**

<https://onestop.md.gov/>



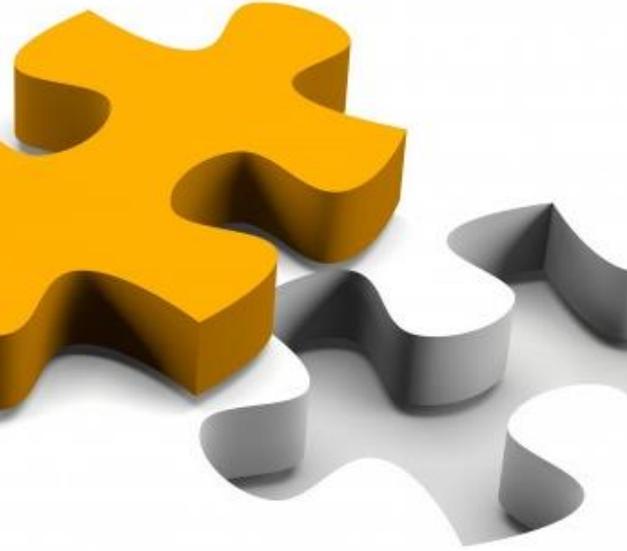


[www.goMDsmallbiz.maryland.gov](http://www.goMDsmallbiz.maryland.gov)

# THANK YOU

For Choosing

# Maryland!



Small Biz Resource  
**CONNECTIONS**

